

Bajaj Allianz General Insurance Company Limited

IRDA Registration No 113, dated 2nd May, 2001



Schedules to and forming part of the Revenue Accounts and Profit and Loss account for the half ended on and to Balance Sheet as at 30 September 2018

FORM NL-5 - CLAIMS SCHEDULE
CLAIMS INCURRED (NET)

Particulars	Marine							Miscellaneous											Total Miscellaneous	Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others				
	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018	For the quarter ended 30 September 2018			
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)		
Claims paid																				
Direct claims	9,20,364	3,03,112	13,612	3,16,724	30,91,938	13,63,541	44,55,479	39,080	38,558	1,27,458	43,729	2,00,151	36,06,373	20,622	38,95,479		5,13,977	1,29,40,906	1,41,77,994	
Add Claims Outstanding at the end of the year	2,81,267	8,831	-339	8,492	-1,56,115	25,24,128	23,68,013	457	-16,472	10,592	-485	75,559	8,06,933	-164	-12,76,550	-10,582		19,57,301	22,47,060	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Gross Incurred Claims	12,01,631	3,11,943	13,273	3,25,216	29,35,823	38,87,669	68,23,492	39,537	22,086	1,38,050	43,244	2,75,710	44,13,306	20,458	26,18,929		5,03,395	1,48,98,207	1,64,25,054	
Add :Re-insurance accepted to direct claims	2,589	0	0	0	0	0	0	0	0	-125	0	0	0	0	0	0	0	-125	2,464	
Less :Re-insurance Ceded to claims paid	5,62,539	66,790	13,271	80,061	1,56,478	3,85,747	5,42,225	2,078	38,172	1,02,622	42,794	22,724	6,44,047	20,416	26,98,984	2,22,010		43,36,072	49,78,672	
Total Claims Incurred	6,41,681	2,45,153	2	2,45,155	27,79,345	35,01,922	62,81,267	37,459	-16,086	35,303	450	2,52,986	37,69,259	42	-80,055	2,81,385		1,05,62,010	1,14,48,846	

Particulars	Marine							Miscellaneous											Total Miscellaneous	Total
	Fire	Marine Cargo	Marine Others	Marine Total	Motor OD	Motor TP	Motor Total	Worksmens' Compensation	Public/Product Liability	Engineering	Aviation	Personal Accident	Health Insurance	Credit Insurance	Crop Insurance	Others				
	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017	For the quarter ended 30 September 2017			
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
Claims paid																				
Direct claims	8,30,551	2,20,673	0	2,20,673	23,21,989	12,63,379	35,85,368	29,441	1,820	98,838	29,455	1,58,324	21,50,449	15,080	28,92,417		3,14,290	92,75,482	1,03,26,706	
Add Claims Outstanding at the end of the year	52,001	20,764	4	20,768	4,07,069	22,31,523	26,38,592	25,653	-1,649	15,054	-3,574	25,141	1,19,940	-231	16,62,886	-31,740		44,50,072	45,22,841	
Less Claims Outstanding at the beginning of the year	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Gross Incurred Claims	8,82,552	2,41,437	4	2,41,441	27,29,058	34,94,902	62,23,960	55,094	171	1,13,892	25,881	1,83,465	22,70,389	14,849	45,55,303		2,82,550	1,37,25,554	1,48,49,547	
Add :Re-insurance accepted to direct claims	6,649	0	0	0	0	0	0	0	0	2,207	0	0	0	0	0	0	0	2,207	8,856	
Less :Re-insurance Ceded to claims paid	6,07,766	91,446	0	91,446	99,314	4,24,853	5,24,167	1,571	85	85,627	28,748	15,129	1,43,567	16,788	24,45,406	1,16,351		33,77,439	40,76,651	
Total Claims Incurred	2,81,435	1,49,991	4	1,49,995	26,29,744	30,70,049	56,99,793	53,523	86	30,472	-2,867	1,68,336	21,26,822	-1,939	21,09,897	1,66,199		1,03,50,322	1,07,81,752	

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	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	Upto the half year ended 30 September 2018	
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
Claims paid																			
Direct claims	11,05,699	4,62,359	20,134	4,82,493	55,40,140	22,90,720	78,30,860	62,421	63,122	1,79,712	44,129	3,62,392	65,91,722	21,262	1,06,86,555	8,30,615	2,66,72,790	2,82,60,982	
Add Claims Outstanding at the end of the year	15,73,408	6,67,267	13,792	6,81,049	26,68,572	5,06,04,008	5,32,72,580	1,84,920	1,41,897	2,39,334	14,194	7,40,943	37,89,533	1,050	18,25,163	14,42,196	6,16,51,810	6,39,06,267	
Less Claims Outstanding at the beginning of the year	11,30,024	5,33,603	14,791	5,48,394	21,88,083	4,50,90,848	4,72,78,931	1,57,995	1,62,173	1,95,589	15,059	5,43,665	25,04,511	914	52,97,364	13,31,967	5,74,88,168	5,91,66,586	
Gross Incurred Claims	15,49,083	5,96,023	19,125	6,15,148	60,20,629	78,03,880	1,38,24,509	89,346	42,846	2,23,457	43,264	5,99,670	78,76,744	21,398	72,14,354	9,40,844	3,08,36,432	3,30,00,663	
Add :Re-insurance accepted to direct claims	48,119	-	-	-	-	-	-	-	-	938	-	-	-	-	-	1	939	49,058	
Less :Re-insurance Ceded to claims paid	7,62,023	86,561	19,116	1,05,677	2,95,996	6,60,826	9,56,822	3,308	62,299	1,44,379	42,814	41,955	10,76,975	21,049	74,34,089	3,54,254	1,01,37,944	1,10,05,644	
Total Claims Incurred	8,35,179	5,09,462	9	5,09,471	57,24,633	71,43,054	1,28,67,687	86,038	-19,453	80,016	450	5,17,715	67,99,769	349	(2,19,735)	5,86,591	2,06,99,427	2,20,44,077	

Particulars	Marine				Miscellaneous														Total
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	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017	Upto the half year ended 30 September 2017		
(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	(Rs. '000)	
Claims paid																			
Direct claims	11,47,722	3,35,242	-	3,35,242	50,80,290	20,99,349	71,79,639	44,041	1,877	2,13,214	29,455	3,11,651	39,43,872	48,812	84,60,763	5,65,846	2,07,99,170	2,22,82,134	
Add Claims Outstanding at the end of the year	11,41,291	5,57,653	13,779	5,71,432	29,14,141	4,13,73,649	4,42,87,790	2,17,453	1,50,564	2,15,177	14,391	5,76,504	19,66,287	1,200	27,88,491	14,68,781	5,16,86,638	5,33,99,360	
Less Claims Outstanding at the beginning of the year	10,00,807	4,66,078	13,764	4,79,842	18,58,874	3,66,03,812	3,84,62,686	1,67,823	1,48,930	1,87,786	17,390	4,75,149	15,00,785	1,241	19,97,370	13,97,932	4,43,57,092	4,58,37,740	
Gross Incurred Claims	12,88,206	4,26,817	15	4,26,832	61,35,557	68,69,186	1,30,04,743	93,671	3,511	2,40,605	26,456	4,13,006	44,09,374	48,771	92,51,884	6,36,695	2,81,28,716	2,98,43,754	
Add :Re-insurance accepted to direct claims	12,810	-	-	-	-	-	-	-	-	2,958	-	-	-	-	-	-	2,958	15,768	
Less :Re-insurance Ceded to claims paid	8,32,534	1,29,711	-	1,29,711	2,70,975	7,10,571	9,81,546	2,388	142	1,91,345	28,748	32,104	2,91,593	50,183	71,78,250	1,89,883	89,46,182	99,08,427	
Total Claims Incurred	4,68,482	2,97,106	15	2,97,121	58,64,582	61,58,615	1,20,23,197	91,283	3,369	52,218	-2,292	3,80,902	41,17,781	-1,412	20,73,634	4,46,812	1,91,85,492	1,99,51,095	